### Case 16-22647 Doc 1 Filed 07/14/16 Entered 07/14/16 15:37:47 Desc Main Document Page 1 of 52

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Maria First name  Beatriz Middle name	First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Amezcua  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6337	

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Case number (if known)

Debtor 1 Maria Beatriz Amezcua

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 286 N Central Ave Wood Dale, IL 60191 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code DuPage County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Maria Beatriz Amezcua

Case number (if known)

ar	t 2: Tell the Court About	Your B	ankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are				n of each, see <i>I</i> of page 1 and cl			342(b) for Individuals Fi	iling for Bankruptcy
	choosing to file under	Chapter 7							
		□ Ct	hapter 11						
		□ Ct	hapter 12						
		□ Cł	hapter 13						
3.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
					stallments. If yours (Official Form		s option, sign and	attach the Application for	or Individuals to Pay
			I request tha	t my fee be w	vaived (You may	request this		are filing for Chapter 7. less than 150% of the	
			applies to you	ır family size a	and you are una	ble to pay the	fee in installment	s). If you choose this op 3B) and file it with your p	otion, you must fill out
			ше Аррисанс	iii io nave ille	Chapter / Filing	j ree walveu	(Official Form 10.	ob) and me it with your p	pennon.
).	Have you filed for bankruptcy within the	■ No							
	last 8 years?	☐ Ye	s.						
			District					<del>-</del>	
			District			When		Case number	
			District			_ When		Case number	
10.	Are any bankruptcy	■ No	)						
	cases pending or being filed by a spouse who is	☐ Ye							
	not filing this case with you, or by a business partner, or by an affiliate?		<b>.</b>						
	annate:		Debtor					Relationship to you	
			District			When		Case number, if knowr	 1
			Debtor					Relationship to you	
			District			When		Case number, if knowr	n
	_								
11.	Do you rent your residence?	■ No	o. Go to li	ne 12.					
		☐ Ye	s. Has yo	ur landlord ob	tained an eviction	on judgment a	against you and do	you want to stay in you	ur residence?
				No. Go to line	e 12.				
				Yes. Fill out Inbankruptcy pe		About an Evi	ction Judgment A	gainst You (Form 101A)	and file it with this

Document Page 4 of 52 Case number (if known) Debtor 1 Maria Beatriz Amezcua Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Maria Beatriz Amezcua

Case number (if known)

Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 52 Case number (if known) Debtor 1 Maria Beatriz Amezcua **Answer These Questions for Reporting Purposes** Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **25,001-50,000** you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million ■ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Maria Beatriz Amezcua Signature of Debtor 2 Maria Beatriz Amezcua

Executed on

MM / DD / YYYY

Signature of Debtor 1

July 14, 2016 MM / DD / YYYY

Executed on

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Debtor 1 Maria Beatriz Amezcua

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ John P.	Carlin	Date	July 14, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
John P. Ca	rlın		
Printed name			
John Carlin			
Firm name			
1305 Remi	ngton Road		
Suite C			
Schaumbur	g, IL 60173		
	City, State & ZIP Code		
Contact phone	847-843-8600	Email address	jcarlin@changandcarlin.com
6277222			
Bar number & St	ate		<del></del>

		TII FAUT O UL JZ	
rmation to identify your	case:		
Maria Beatriz Ame	zcua		
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Maria Beatriz Ame First Name	Maria Beatriz Amezcua First Name Middle Name  First Name Middle Name	Maria Beatriz Amezcua First Name Middle Name Last Name  First Name Middle Name Last Name

☐ Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	170,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	173,000.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	142,403.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	30,476.00
	Your total liabilities	\$	172,879.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,400.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,945.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Vour dabts are primarily consumer dabts. Consumer dabts are those "incurred by an individual primarily for		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Maria Beatriz Amezcua \_\_\_\_\_\_ Document Page 9 of 52 Case number (if known) \_\_\_\_\_

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$\_\_\_\_\_2,938.67

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill	in this in	formation to	identify	your case and th			1 100. 10 01 52						
Deb	otor 1	Maria	Beatriz	Amezcua									
		First Na		Middle	Name		Last Name						
	otor 2 use, if filing)	First Na	me	Middle	Name		Last Name						
Uni	ted States	Bankruptcy	Court for	the: NORTHER	NDIST	RICT OF ILLIN	NOIS						
Cas	se numbe	r					_			Check if this is an			
_										amended filing			
Эf	ficial l	Form 10	)6A/B										
Sc	ched	ule A/E	3: Pr	operty						12/15			
					n asset	only once. If a	in asset fits in more than one	category, list the a	sset in the				
hink nfor	t it fits bes mation. If	t. Be as comp more space is	lete and a	accurate as possible	e. If two	married people	e are filing together, both are e e top of any additional pages,	qually responsible	for supply	ing correct			
Ansv	ver every o	question.											
Part	1: Desc	ribe Each Resi	dence, Bı	uilding, Land, or Otl	ner Real	Estate You Ow	n or Have an Interest In						
. D	o you own	or have any le	egal or eq	uitable interest in a	ny resid	ence, building,	land, or similar property?						
_	No. Go to	Dort 0											
	Yes. vvn	ere is the prope	erty?										
1.1					What	is the property	/? Check all that apply						
	286 No	rth Central				Single-family h	,	Do not deduct sec	ured claims	or exemptions. Put			
	Street add	reet address, if available, or other description				t address, if available, or other description					the amount of any	secured cla	nims on Schedule D:
						•	or cooperative	Creditors Who Ha	ve Claims S	Secured by Property.			
	\^/l I	D-1-		00404 0000			or mobile home	Current value of		urrent value of the			
	Wood I	Jaie	IL State	60191-0000		Land		entire property? \$170,000	•	stion you own? \$170,000.00			
	City		State	ZIP Code		Investment pro Timeshare	орепу						
						Other				ownership interest by the entireties, or			
					Who	has an interest	in the property? Check one	a life estate), if ki		, 2,			
						Debtor 1 only							
	DuPag	е				Debtor 2 only							
	County					Debtor 1 and I	Debtor 2 only	☐ Check if this	is commu	nity property			
						At least one of	f the debtors and another	(see instruction		31 11 3			
						-	ou wish to add about this item	, such as local					
						erty identification		0					
					Debi	ioi nas a nai	f interest in this real estat	<del>U</del>					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$170,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Del	otor 1	Case 16-22647 D  Maria Beatriz Amezcua	oc 1 Filed 07/14/16 Document	Page 11 of 52	/16 15:37:47 D	esc Main
			litu vahialaa mataravalaa			
3. C	ars, vai	ns, trucks, tractors, sport uti	ity venicies, motorcycles			
	] No					
	Yes					
3.	1 Make	: Jeep	Who has an interest in the	e property? Check one		I claims or exemptions. Put ured claims on Schedule D:
	Mode	Grand Cherokee	■ Debtor 1 only			Claims Secured by Property.
	Year:		☐ Debtor 2 only		Current value of the	Current value of the
		·	Debtor 1 and Debtor 2 of	•	entire property?	portion you own?
		r information:	At least one of the debte	ors and another		
	car		Check if this is comme (see instructions)	unity property	\$1,900.00	\$1,900.00
5 .	pages y		ou own for all of your entries fr Write that number here			\$1,900.00
			ble interest in any of the follow	ing items?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
[	Example ⊐ No −	old goods and furnishings es: Major appliances, furniture,  Describe	linens, china, kitchenware			
		<u> </u>				
			nousehold goods nishings or furniture			\$600.0
ļ	No		io, video, stereo, and digital equip ras, media players, games	oment; computers, printe	rs, scanners; music colle	ctions; electronic devices
	Example _	oles of value es: Antiques and figurines; pain other collections, memorabi	tings, prints, or other artwork; boolia, collectibles	oks, pictures, or other art	objects; stamp, coin, or	baseball card collections;
	■ No □ Yes.	Describe				
	Example _	ent for sports and hobbies es: Sports, photographic, exerc musical instruments	ise, and other hobby equipment;	bicycles, pool tables, gol	f clubs, skis; canoes and	kayaks; carpentry tools;
	■ No □ Yes.	Describe				
10.	Firearm Examp		nmunition, and related equipmen	t		
	■ No □ Yes.	Describe				

Document Page 12 of 52 Case number (if known) Debtor 1 Maria Beatriz Amezcua 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$900.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. Checking account with BMO Harris \$200.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name:

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Desc Main

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#### 30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information..

#### 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

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Case number (if known) Document Debtor 1 Maria Beatriz Amezcua 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$200.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form \$170,000.00 \$1,900.00

55. Part 1: Total real estate, line 2 ...... 56. Part 2: Total vehicles, line 5 57. Part 3: Total personal and household items, line 15 \$900.00 58. Part 4: Total financial assets, line 36 \$200.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... Copy personal property total \$3,000.00 \$3,000.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$173,000.00

Fill in this infor	rmation to identify your	case:		
Debtor 1	Maria Beatriz Ame			
20210	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B  Amount of the exemption you claim you can be sufficiently as a supplied of the exemption you claim you can be supplied of the exemption you can b		• •	Specific laws that allow exemption
286 North Central Wood Dale, IL 60191 DuPage County Debtor has a half interest in this real estate Line from <i>Schedule A/B</i> : 1.1	\$170,000.00		\$15,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
1997 Jeep Grand Cherokee 200K miles car Line from <i>Schedule A/B</i> : 3.1	\$1,900.00		\$1,900.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)
Misc used household goods no new furnishings or furniture Line from <i>Schedule A/B</i> : 6.1	\$600.00		\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
used clothing Line from <i>Schedule A/B</i> : 11.1	\$300.00		\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Checking account with BMO Harris Line from Schedule A/B: 17.1	\$200.00		\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Debtor 1 Maria Beatriz Amezcua

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

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Fill in this informati	on to identify you		1 000. 17	W SZ		
	Maria Beatriz Am First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankru	uptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS			
Case number(if known)					_	if this is an ded filing
Official Form 1	06D					
Schedule D:	Creditors	Who Have Claims	s Secured	by Propert	y	12/15
		f two married people are filing tog out, number the entries, and attach				
1. Do any creditors hav	e claims secured by	your property?				
☐ No. Check this	s box and submit th	nis form to the court with your oth	her schedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all	of the information I	pelow.				
Part 1: List All Se	ecured Claims					
for each claim. If more	than one creditor has	nore than one secured claim, list the a particular claim, list the other credical order according to the creditor's n	itors in Part 2. As	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Wells Fargo H	Hm Mortgag	Describe the property that secure		\$142,403.00	\$170,000.00	\$0.00
Creditor's Name  7255 Baymea  Des Moines,		286 North Central Wood Da 60191 DuPage County Debtor has a half interest in estate  As of the date you file, the claim apply.  □ Contingent	n this real			
Number, Street, City	<del></del>	☐ Unliquidated ☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that app	ly.			
■ Debtor 1 only □ Debtor 2 only		An agreement you made (such car loan)	as mortgage or sec	cured		
Debtor 1 and Debtor	r 2 only	☐ Statutory lien (such as tax lien,	mechanic's lien)			
At least one of the d		☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	relates to a	Other (including a right to offset	t)			
Date debt was incurre	Opened 1/01/12 Last Active d 6/06/16	Last 4 digits of account n	umber 4735			
	0,00,10					

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$142,403.00 \$142,403.00

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 1	8 of 52		
Fill in thi	s information to identify your o	case:				
Debtor 1	Maria Beatriz Ame	zcua				
	First Name	Middle Name	Last Name		_	
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name		_	
(Spouse II, II	ilig) i list Name	Middle Name	Last Name			
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS		_	
Case nun	nber					
(if known)						Check if this is an
					a	amended filing
Official	Form 106E/F					
	ule E/F: Creditors W	ho Have Unsecured	l Claime			12/15
	plete and accurate as possible. Us			Part 2 for creditors with	NONDRIORITY clai	
Schedule ( Schedule E eft. Attach	ory contracts or unexpired leases Executory Contracts and Unexpi Creditors Who Have Claims Sect the Continuation Page to this pag case number (if known).	ired Leases (Official Form 106G). ured by Property. If more space is	Do not include needed, copy	any creditors with parti the Part you need, fill it	ally secured claims out, number the en	s that are listed in stries in the boxes on the
Part 1:	List All of Your PRIORITY Un	secured Claims				
1. Do an	y creditors have priority unsecured	d claims against you?				
■ No	. Go to Part 2.					
☐ Ye	S.					
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
3. Do an	y creditors have nonpriority unsec	ured claims against you?				
☐ No	. You have nothing to report in this pa	art. Submit this form to the court with	h your other sche	edules.		
■ Ye	s					
		-: : the elimbel of the leader of t	ula a a a a a d'i ta a a code a	. balda asab alaba 16	Pro I	,
unsec	I of your nonpriority unsecured claured claured claim, list the creditor separately ne creditor holds a particular claim, li	for each claim. For each claim liste	ed, identify what t	ype of claim it is. Do not I	list claims already inc	cluded in Part 1. If more
						Total claim
4.1 A	Illy Financial	Last 4 digits of ac	count number	2157		\$0.00
N	onpriority Creditor's Name					·
Р	o Box 380901	When was the deb	nt incurred?	Opened 12/01/11 5/15/14	Last Active	
В	Bloomington, MN 55438	Wileli was tile det	ot incurreur	3/13/14		_
	umber Street City State Zlp Code	As of the date you	ı file, the claim i	s: Check all that apply		
_	/ho incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and and		RITY unsecured	d claim:		
	Check if this claim is for a comm					
	ebt the claim subject to offset?	☐ Obligations aris report as priority class		ration agreement or divo	rce that you did not	
_	No			g plans, and other similar	r debts	
	Yes	·	•	3 F. 3.10, 3.13 01101 01111101		
L	<b>⊒</b> 1€5	Other. Specify	Automobile			_

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Maria Beatriz Amezcua Case number (if know)

Debtor	1 Maria Beatriz Amezcua		Case number (if know)	
4.2	Bank Of America	Last 4 digits of account number	8743	\$12,255.00
	Nonpriority Creditor's Name Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410	When was the debt incurred?	Opened 11/01/01 Last Active 12/05/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.3	Bombay/Prism/Citibank Nonpriority Creditor's Name	Last 4 digits of account number	3384	\$0.00
	Po Box 20507 Attn: Centralized Bankruptcy Kansas City, MO 64195	When was the debt incurred?	Opened 4/01/07 Last Active 1/28/08	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Charge Acc	ount	
4.4	Cap1/bstby Nonpriority Creditor's Name	Last 4 digits of account number	1081	\$1,326.00
		When was the debt incurred?	Opened 12/01/05 Last Active 6/10/16	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharir	on plans, and other similar debts	
	■ No □ Yes	·		
	□ res	Other. Specify Charge Acc	Ourit	

Page 20 of 52 Document Debtor 1 Maria Beatriz Amezcua Case number (if know) 4.5 Cap1/bstby Last 4 digits of account number 3917 \$0.00 Nonpriority Creditor's Name Opened 2/01/12 Last Active When was the debt incurred? 11/20/12 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.6 Capital One Last 4 digits of account number 4230 \$0.00 Nonpriority Creditor's Name Capital One Retail Srvs Opened 10/01/11 Last Active Po Box 30253 When was the debt incurred? 10/14/14 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Charge Account Other, Specify 4.7 Capital One Auto Finance Last 4 digits of account number 1001 \$0.00 Nonpriority Creditor's Name Opened 5/01/14 Last Active 7933 Preston Rd When was the debt incurred? 9/17/15 Plano, TX 75024 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Automobile

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Case number (if know)

Debioi	i ividila Dealiiz Alliezcua		Case Humber (II know)	
4.8	Chase Card Services	Last 4 digits of account number	6868	\$0.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmingotn, DE 19850 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim i	Opened 3/01/01 Last Active 12/01/08 s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other Specify Credit Card		
4.9	Chase Mtg Nonpriority Creditor's Name	Last 4 digits of account number	9555	Unknown
	Po Box 24696 Columbus, OH 43224	When was the debt incurred?	Opened 9/01/03 Last Active 1/05/07	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Real Estate	Mortgage	
4.1 0	Childrens Place/Citicorp Credit Services	Last 4 digits of account number	4144	\$0.00
	Nonpriority Creditor's Name Attn: Citicorp Credit Services Po Box 20507 Kansas City, MO 64195	When was the debt incurred?	Opened 11/01/09 Last Active 4/28/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	$\square$ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	• •	
	☐ Yes	■ Other. Specify Charge Acc	ount	

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Case number (if know)

Jebioi	Ividila Dealiiz Amezcua		Case Humber (II know)	
l.1	Comenity Bank/Dress Barn	Last 4 digits of account number	4109	\$1,351.00
	Nonpriority Creditor's Name Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 9/01/10 Last Active 12/06/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt	☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a sense	d claim: aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin		
	□ Yes	■ Other. Specify Charge Acc		
l.1	Comenity Bank/Express Nonpriority Creditor's Name	Last 4 digits of account number	0760	\$0.00
	Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 1/01/04 Last Active 10/09/06	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	d claim: aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin		
	Yes	■ Other. Specify Charge Acc	count	
l.1 3	Comenity Bank/nwyrk&co Nonpriority Creditor's Name	Last 4 digits of account number	8043	\$0.00
	Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 7/01/09 Last Active 8/30/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Student loans	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	ng plans, and other similar debts	
	☐ Yes	Other Specify Charge Acc		

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Debt	Maria Beatriz Amezcua		Case number (if know)	
4.1 4	Comenity Bank/Value City Furniture	Last 4 digits of account number	3648	\$1,160.00
	Nonpriority Creditor's Name Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 11/01/11 Last Active 7/10/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	rration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Charge Acc	ount	
4.1 5	Comenity Bank/Victoria Secret  Nonpriority Creditor's Name	Last 4 digits of account number	7153	\$1,311.00
	Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 1/01/04 Last Active 12/07/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin		
	■ No □ Yes	Other. Specify Charge Acc		
	Li Tes	Other. Specify Online Acc	Ourit	
4.1 6	Forster & Garbus, LLP  Nonpriority Creditor's Name	Last 4 digits of account number	5544	\$1,166.00
	60 Motor Parkway Commack, NY 11725	When was the debt incurred?	2015	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify collection for	r Target	

Debt	or 1 Maria Beatriz Amezcua	Document Page 2	4 of 52 Case number (if know)	
4.1 7	Harris N.a.	Last 4 digits of account number	8058	\$0.00
	Nonpriority Creditor's Name Bmo Harris Bank - Bankruptcy DeptBrk-1 770 N Water Street Milwaukee, WI 53202	When was the debt incurred?	Opened 4/01/03 Last Active 4/21/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify _Real Estate	Mortgage	
4.1	Harris N.a.	Last 4 digits of account number	1445	\$0.00
	Nonpriority Creditor's Name Bmo Harris Bank - Bankruptcy DeptBrk-1 770 N Water Street	When was the debt incurred?	Opened 12/01/06 Last Active 11/29/11	
	Milwaukee, WI 53202 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Real Estate	Mortgage	
4.1	ICC/Illinaia Callaction Comica		5873	\$00.00
9	ICS/Illinois Collection Service  Nonpriority Creditor's Name Po Box 1010	Last 4 digits of account number  When was the debt incurred?	Opened 9/01/11	\$80.00
	Tinley Park, IL 60477  Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	,	or chook all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	

☐ Yes

■ Other. Specify Collection Attorney Elk Grove Radiology S.C.

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or 1 Maria Beatriz Amezcua		Case number (if know)	
Michael Hill LLC	Last 4 digits of account number	5544	\$1,089.00
Nonpriority Creditor's Name po box 280	When was the debt incurred?	2015	
West Jordan, UT 84084  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	is. Officer all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other. Specify collection		
Rcs/michael Hill	Last 4 digits of account number	7487	\$4,501.00
Nonpriority Creditor's Name	_		
30 Oakbrook Ctr Oak Brook, IL 60523	When was the debt incurred?	Opened 6/01/14 Last Active 12/06/15	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other. Specify Charge Acc	count	
Synchrony Bank/ JC Penneys	Last 4 digits of account number	2986	\$4,955.00
Nonpriority Creditor's Name	_		
Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 2/01/99 Last Active 11/30/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	og plane, and other similar dahts	
No	☐ Debts to pension or profit-sharin	•	
☐ Yes	Other Specify Charge Acc	count	

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Maria Beatriz Amezcua		Case number (if know)	
Synchrony Bank/Care Credit	Last 4 digits of account number	2830	\$0.00
Nonpriority Creditor's Name	=	On an all 4/04/45   Look Askins	
Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 4/01/15 Last Active 5/01/16	
Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	ount	
T-Mobile	Last 4 digits of account number	5442	Unknown
Nonpriority Creditor's Name po box 2400	When was the debt incurred?	2015	
Young America, MN 55553  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	в. Спеск ан шасарру	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify collection		
Target	Last 4 digits of account number	5194	\$1,282.00
Nonpriority Creditor's Name	_		
C/O Financial & Retail Services Mailstop BT PO Box 9475	When was the debt incurred?	Opened 11/01/12 Last Active 12/07/15	
Minneapolis, MN 55440  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	•		
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharir	o plans, and other similar debts	
	·		
Yes	Other. Specify Credit Card		

	O 000 TO TTO !!	 	=:::::::::::::::::::::::::::::::::::::	. = 000
Debtor 1	Maria Beatriz Amezcua	Document	Page 27 of 52 Case number (if know)	

Wells Fargo Hm Mortgag	Last 4 digits of account number	9555	\$0.0
Nonpriority Creditor's Name	_		
7255 Baymeadows Wa Des Moines, IA 50306	When was the debt incurred?	Opened 9/01/03 Last Active 12/30/11	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	■ Other. Specify Real Estate	Mortgage	

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				7	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	<b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				7	Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	30,476.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	30,476.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Fill in this infor	mation to identify your	case:		
Debtor 1	Maria Beatriz Ame	ezcua		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del></del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
	•				

		Docume	<u>nt Page 29 (</u>	of 52	
Fill in this	information to identify your	case:			
Debtor 1	Maria Beatriz Ame	7010			
Debior	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0					
Case numb	per			☐ Check if this is a	n
,				amended filing	•
Sched Codebtors people are fill it out, ar	filing together, both are equ	re also liable for any deb ally responsible for supp boxes on the left. Attach	lying correct information the Additional Page t	as complete and accurate as possible. If two marr tion. If more space is needed, copy the Additiona to this page. On the top of any Additional Pages,	l Page,
1. Do y	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No □ Yes					
Arizona  No.	nin the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. . Did your spouse, former spor	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories includ nington, and Wisconsin.)	е
in line Form 1	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person sure you have listed the creditor on Schedule D ( 06G). Use Schedule D, Schedule E/F, or Schedule	(Official
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the Check all schedules that apply:	e debt
3.1				Cahadula D. lina	
	Name				
				Schedule E/F, line	
_					
	Number Street City	State	ZIP Code		
				_	
3.2	Name			Schedule D, line	
'	Hamo			☐ Schedule E/F, line	
				☐ Schedule G, line	
1	Number Street			_	
(	City	State	ZIP Code		

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Fill	in this information to identify you	ır case:							
De	btor 1 Maria Bea	atriz Amezcua			_				
1 -	btor 2				_				
Un	ited States Bankruptcy Court for	the: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number 		-					apter	
0	fficial Form 106I					MM / DD	YYYYY		
S	chedule I: Your In	come						12/1	
spo atta	plying correct information. If youse. If you are separated and ach a separate sheet to this for the transfer of the transfer o	your spouse is not filing wi m. On the top of any additi	ith you, do not inclu onal pages, write yo	ide infor	mati	on about your s I case number (	pouse. If more space is nee if known). Answer every qu	eded,	
	information.		Debtor 1	_			Debtor 2 or non-filing spouse		
	If you have more than one job attach a separate page with information about additional	Employment status	<ul><li>☐ Employed</li><li>■ Not employed</li></ul>				<ul><li>■ Employed</li><li>□ Not employed</li></ul>		
	employers.	Occupation				Machi	ne Operator		
	Include part-time, seasonal, or self-employed work.	Employer's name				TST I	mpresso		
	Occupation may include stude or homemaker, if it applies.	nt Employer's address							
		How long employed the	here?					_	
Pa	rt 2: Give Details About I	Monthly Income							
	imate monthly income as of th use unless you are separated.	e date you file this form. If	you have nothing to ı	report for	any	line, write \$0 in th	ne space. Include your non-fili	ing	
	ou or your non-filing spouse have re space, attach a separate shee		ombine the information	on for all e	empl	oyers for that per	son on the lines below. If you	need	
						For Debtor 1	For Debtor 2 or non-filing spouse		
2.	List monthly gross wages, s deductions). If not paid month			2.	\$	0.00	3,000.00		
3.	Estimate and list monthly ov	vertime pay.		3.	+\$	0.00	) +\$ 0.00		
4.	Calculate gross Income. Ad	d line 2 + line 3.		4.	\$	0.00	\$ 3,000.00		

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Deb	tor 1	Maria Beatriz Amezcua	_	С	ase numbe	r (if known)	_			
					For Debte	or 1		For Debto		
	Сор	y line 4 here	4.		\$	0.00			3,000.00	
5.	l ist	all payroll deductions:								
0.	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	0.00		6	600.00	
	5b.	Mandatory contributions for retirement plans	5a. 5b.		\$	0.00		<u> </u>	0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.00		<u> </u>	0.00	_
	5d.	Required repayments of retirement fund loans	5d.		\$	0.00		<u> </u>	0.00	_
	5e.	Insurance	5e.		\$	0.00	9		0.00	_
	5f.	Domestic support obligations	5f.		\$	0.00		<u> </u>	0.00	_
	5g.	Union dues	5g.		\$	0.00		<u> </u>	0.00	_
	5h.	Other deductions. Specify:	5h.		\$	0.00			0.00	_
•		· · · · · · · · · · · · · · · · · · ·			*			· ———		_
6. 7		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. 7.		·	0.00		§	600.00	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	,	<b>.</b>	0.00		52	2,400.00	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$	0.00	(	5	0.00	
	8b.	Interest and dividends	8b.		\$	0.00		<u> </u>	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$	0.00		\$	0.00	_
	8d.	Unemployment compensation	8d.	. :	\$	0.00	9	5	0.00	_
	8e.	Social Security	8e.	. :	\$	0.00	9	5	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$	0.00		§	0.00	_
	8g.	Pension or retirement income	8g.		\$	0.00		·	0.00	_
	8h.	Other monthly income. Specify:	8h.	.+ :	\$	0.00	+ 3		0.00	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	3	§	0.0	0
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		.00 + \$		2,400.00	= \$	2.400.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		·.υυ '   Ψ_		2,400.00	- " " <del>-</del>	2,400.00
11.	Stat Inclu	te all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not	r depe				-	in <i>Schedui</i>	le J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certaines							\$Combi	2,400.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	1?							ly income
		Ves Explain:								

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	in this information	('analogical and ('Green				•					
FIII	in this informat	tion to identify yo	our case:								
Deb	tor 1	Maria Beatriz	Amezcua	a .		Check if this is:					
Deb	otor 2					<ul><li>☐ An amended filing</li><li>☐ A supplement showing postpetition chapter</li></ul>					
	ouse, if filing)								the following date:	<del>J</del> I	
Unit	ad States Bankri	untoy Court for the	· NORTH	ERN DISTRICT OF ILLI	NOIS		ММ / Г	DD / YYYY			
Office	eu States Dariki	upicy Court for title.	. NORTH	LINI DIGINICI OI ILLII	1013		IVIIVI / L	,0,1111			
l	e number nown)										
Of	fficial Fo	rm 106J									
Sc	chedule	J: Your I	Exper	ses					1	2/15	
Be a	as complete a ormation. If mo mber (if knowi	and accurate as ore space is ne n). Answer ever	possible. eded, atta y question	If two married people a							
Par 1.	t 1: Descri	ibe Your House	hold								
٠.	No. Go to										
		· ⊪e ∠. s Debtor 2 live i	in a sonar	ata housahold?							
	□ res. <b>Doe</b> .		iii a sepai	ate nousenoid:							
			st file Offici	al Form 106J-2, Expense	es for Senarate House	ehold of D	ebtor 2				
		55. DODIOI 2 III 0	or me emor	211 01111 1000 2, <i>Expone</i>	o for coparate frouct	onoid of D	55101 2.				
2.	Do you have	e dependents?	■ No								
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		De <sub>l</sub>	pendent's	Does dependent live with you?		
	Do not state	the							□ No		
	dependents i	names.							☐ Yes		
									□ No		
									☐ Yes		
									□ No		
									☐ Yes		
									□ No		
3.	Do your ove	enses include	_						☐ Yes		
	expenses of yourself and	f people other ti d your depende	han nts? □	No Yes							
		ate Your Ongoi		y Expenses iptcy filing date unless	vou are using this f	orm 00 0	cunnlom	ont in a Cha	ontor 12 ages to renor		
exp	enses as of a plicable date.	date after the b	bankruptc	y is filed. If this is a sup	plemental Schedule	e <i>J</i> , check	the box	at the top o	f the form and fill in t	he	
the	value of such	n assistance and		government assistance luded it on <i>Schedule I:</i>							
(Off	ficial Form 10	6l.)					_	Your exp	enses		
4.		r home owners		ses for your residence. r lot.	Include first mortgag	e 4.	\$		1,250.00		
	If not includ	,	Č -								
	4a. Real e	state taxes				4a.	\$		0.00		
		rty, homeowner's	s, or renter	s insurance		4b.	· —		0.00		
	•	•		pkeep expenses		4c.	\$		50.00		
		owner's associat				4d.			0.00		
5.	Additional n	nortgage payme	ents for yo	ur residence, such as h	ome equity loans	5.	\$		0.00		

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Debtor 1	Maria Beatriz Amezcua	Case num	ber (if known)	
o			_	
	ities:	60	<b>c</b>	250.00
6a.	Electricity, heat, natural gas	6a.	·	250.00
6b.	Water, sewer, garbage collection	6b.	·	50.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	150.00
6d.	Other. Specify:	6d.	·	0.00
	d and housekeeping supplies	7.		350.00
	Idcare and children's education costs	8.		0.00
	thing, laundry, and dry cleaning	9.	· -	100.00
0. <b>Pe</b> r	sonal care products and services	10.	\$	125.00
1. <b>Me</b>	dical and dental expenses	11.	\$	50.00
	nsportation. Include gas, maintenance, bus or train fare.	40	Φ.	395.00
	not include car payments.	12.	·	
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	·	75.00
4. <b>Ch</b> a	aritable contributions and religious donations	14.	\$	0.00
5. <b>Ins</b>	urance.			
	not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	·	0.00
15b	. Health insurance	15b.	\$	0.00
150	. Vehicle insurance	15c.	\$	100.00
150	. Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Spe	cify:	16.	\$	0.00
	allment or lease payments:		_	
	. Car payments for Vehicle 1	17a.	\$	0.00
17b	. Car payments for Vehicle 2	17b.	\$	0.00
17c	. Other. Specify:	17c.	\$	0.00
17c	. Other. Specify:	17d.	\$	0.00
	ir payments of alimony, maintenance, and support that you did not report as		•	0.00
	lucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		0.00
9. <b>Oth</b>	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sche			
	. Mortgages on other property	20a.	· -	0.00
	. Real estate taxes	20b.	·	0.00
200	. Property, homeowner's, or renter's insurance	20c.	\$	0.00
200	. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20€	. Homeowner's association or condominium dues	20e.	\$	0.00
1. <b>Oth</b>	er: Specify:	21.	+\$	0.00
o <b>o</b> ci	oulete vour menthly expenses			
	culate your monthly expenses . Add lines 4 through 21.		¢	2.045.00
	•		\$	2,945.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
220	. Add line 22a and 22b. The result is your monthly expenses.		\$	2,945.00
3. Cal	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,400.00
	Copy your monthly expenses from line 22c above.	23b.	·	2,945.00
201.	. Oopy your monthly expenses nominine 226 above.	۷۵۵.	Ψ	Z,340.00
230	. Subtract your monthly expenses from your monthly income.			_
	The result is your <i>monthly net income</i> .	23c.	\$	-545.00
	,			
	you expect an increase or decrease in your expenses within the year after yo			
	example, do you expect to finish paying for your car loan within the year or do you expect your	mortgage	payment to increase of	or decrease because of a
	ification to the terms of your mortgage?			
$\Box$	Ves Explain here:			

_	, 55
■ No.	
☐ Yes.	Explain here:

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Fill in t	his information to ident	ify your case:			
Debtor	1 Maria Bea	triz Amezcua			
	First Name	Middle Name	Last Name		
Debtor		Middle Name	Last Name		
(Spouse it	r, filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court	for the: NORTHERN DISTR	ICT OF ILLINOIS		
Cooo n	umhar				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106Dec				
Dec	laration Abo	out an Individu	al Dehtor's So	chedules	12/15
	Taracion 7.50	<del>Jat an marriaa</del>	ai Debiei 5 G	<del>Jiiodaloo</del>	12/13
If two m	narried people are filing	together, both are equally res	sponsible for supplying co	rrect information.	
		er you file bankruptcy sched			
	ng money or property by or both. 18 U.S.C. §§ 152	y fraud in connection with a b	ankruptcy case can result	in fines up to \$250,000, or ii	mprisonment for up to 20
yours, o	, botti. 10 0.0.0. 33 101	,, 10+1, 1013, and 0071.			
	Sign Below				
Di	d you pay or agree to p	ay someone who is NOT an a	ttorney to help you fill out	bankruptcy forms?	
	No No				
П	Yes. Name of person			Attach Bankruptcy	Petition Preparer's Notice,
_	,				Signature (Official Form 119)
Un	der nenalty of neriury I	declare that I have read the s	summary and schedules file	ad with this declaration and	
	at they are true and corr		diffiliary and schedules in	su with this declaration and	
			.,		
Х	/s/ Maria Beatriz Ame		X Cinnatura	(Dahtan O	
	Maria Beatriz Amezo Signature of Debtor 1	ua	Signature o	Debior 2	
	orginature of Debitor 1				
	Date July 14, 2016		Date		
			<del></del>		

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	n this inform	action to identify you	r casa:			
		Maria Bootriz Am				
Debt	.01 1	Maria Beatriz Am First Name	Middle Name	Last Name		
Debt	or 2 se if, filing)	First Name	Middle Name	Last Name		
.						
Unite	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case (if know	e number				_	Check if this is an mended filing
Offi	icial For	m 107				
Sta	tement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
inforr numb	mation. If mo per (if known	ore space is needed ). Answer every que	attach a separate sheet to	this form. On the top of any	equally responsible for sup additional pages, write you	
1. \	What is your	current marital statu	ıs?			
 	■ Married □ Not marr	ried				
2. I	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
] [	■ No □ Yes. List	all of the places you	lived in the last 3 years. Do no	ot include where you live now	<u>.</u>	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
 	■ No □ Yes. Mal	ke sure you fill out <i>Sc</i>	hedule H: Your Codebtors (Of	ficial Form 106H).		
Part	2 Explain	n the Sources of You	ır Income			
F	Fill in the total	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
I I	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	last calendar uary 1 to Dec	year: cember 31, 2015 )	■ Wages, commissions, bonuses, tips	\$33,051.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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Debtor 1 Maria Beatriz Amezcua

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Case number (if known)

			Debtor 1				Debtor 2		
Cr			of income I that apply.		s income e deductions and sions)		Sources of income Check all that apply. (before and exception)		
				es, commissions, , tips		\$41,691.00	☐ Wages, com bonuses, tips	missions,	
			☐ Opera	ating a business			☐ Operating a	business	
i.	Include in and other winnings.  List each	come regardless of public benefit payr If you are filing a jo	f whether that inc nents; pensions; pint case and you	ome is taxable. Exa rental income; inter have income that y	amples of rest; divid you receiv		alimony; child supp sted from lawsuits; only once under De	royalties; an ebtor 1.	ecurity, unemploymen d gambling and lottery
			Debtor 1 Sources Describe	of income below.	each	s income from source e deductions and sions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
		dar year before the December 31, 20		oyment		\$7,437.00			
			Retirem	ent Income		\$14,581.00			
Pa	rt 3: Lis	t Certain Payment	es Vou Mado Rof	oro You Filad for	Rankrun	tov			
а					•	icy			
·-	Are eithe  □ No.		nor Debtor 2 ha		ımer deb		s are defined in 11	U.S.C. § 10	01(8) as "incurred by a
		<b>–</b> ~	ys before you filed	d for bankruptcy, di	d you pa	y any creditor a tota	al of \$6,425* or mo	re?	
		☐ Yes List to paid	pelow each credit that creditor. Do	not include paymer	nts for do	mestic support oblig			he total amount you and alimony. Also, do
				to an attorney for the 9 and every 3 year		uptcy case. at for cases filed on	or after the date o	f adjustment	•
	■ Yes.	<b>Debtor 1 or Deb</b> During the 90 day				ts. y any creditor a tota	al of \$600 or more?	,	
			o line 7.						
		inclu		domestic support o		of \$600 or more and support of the s			t creditor. Do not include payments to a
	Creditor	's Name and Addr	ess	Dates of payme	ent	Total amount paid	Amount you still owe	Was this	payment for
						paiu	Still OM6		

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Case number (if known) Document Debtor 1 Maria Beatriz Amezcua

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a d	lebt that benefited an
	■ No □ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cy, were you a party in an				
	Case title Case number	Nature of the case	Court or agency		Status of the	he case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		rty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the
	Orealtor Name and Address	Explain what happened		Date		property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bed No  ☐ Yes. Fill in the details.		uding a bank or fiı	nancial institution	, set off any	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  ■ No □ Yes		rty in the possess			efit of creditors, a
Par	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup ■ No	etcy, did you give any gifts	with a total value	of more than \$60	0 per person	?
	☐ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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Case number (if known) Document Debtor 1 Maria Beatriz Amezcua

14.	<ul> <li>Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?</li> <li>No</li> <li>Yes. Fill in the details for each gift or contribution.</li> </ul>				
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value	
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankruptcy or gambling?	or since you filed for bankruptcy, did y	ou lose anything because o	of theft, fire, other disaster,	
	■ No □ Yes. Fill in the details.				
	how the loss occurred Inclu	cribe any insurance coverage for the lode the amount that insurance has paid. Lance claims on line 33 of Schedule A/B:	ist pending loss	Value of property lost	
Par	t 7: List Certain Payments or Transfers				
16.	Within 1 year before you filed for bankruptcy, consulted about seeking bankruptcy or prepared line any attorneys, bankruptcy petition prepared to the control of the contro	ring a bankruptcy petition?			
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any propertransferred	erty Date paymer or transfer w made		
	Suburban Legal Group, P.C. 1305 Remington Road Suite C Schaumburg, IL 60173	\$1000 for Attorney fees	2016	\$1,000.00	
	Credit Info Net Dayton, OH	credit reports, credit counseling a debtor education	and 2016	\$65.00	
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you I  No Yes Fill in the details	or to make payments to your creditors		property to anyone who	
	Yes. Fill in the details.  Person Who Was Paid  Address	Description and value of any propertransferred	erty Date paymer or transfer w		
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers mad include gifts and transfers that you have already No  Yes. Fill in the details.	iness or financial affairs? e as security (such as the granting of a se		, other than property	
	Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or de paid in exchange		
	Person's relationship to you				

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Debtor 1 Maria Beatriz Amezcua

19.	within 10 years before you filed for bankrupto beneficiary? (These are often called asset-protein No		y property to a	a self-settle	ed trust or similar device	of which you	are a
	☐ Yes. Fill in the details.						
	Name of trust	Description and v	alue of the pro	operty trans	sferred	Date Trans	fer was
Pa	rt 8: List of Certain Financial Accounts, Insti	ruments, Safe Deposit	t Boxes, and S	torage Uni	ts		
20.	Within 1 year before you filed for bankruptcy,	were any financial ac	counts or inst	ruments he	eld in your name, or for y	your benefit, c	closed,
	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No				it; shares in banks, cred	it unions, bro	kerage
	Yes. Fill in the details.						
		Last 4 digits of account number	•		Date account was closed, sold, moved, or transferred	before clo	balance osing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, a	nny safe de	posit box or other depos	sitory for secu	ırities,
	■ No						
	☐ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you s have it?	still
22.	Have you stored property in a storage unit or	place other than your	home within	1 year befo	re you filed for bankrupt	cy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility	Who else has or h	nad access	Describe	the contents	Do you s	still
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S State and ZIP Code)		200000		have it?	
Pa	rt 9: Identify Property You Hold or Control fo	or Someone Else					
23.	Do you hold or control any property that some for someone.	eone else owns? Incl	ude any prope	rty you bor	rowed from, are storing	for, or hold ir	ı trust
	■ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
D۵	rt 10: Give Details About Environmental Infor	mation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surface	e water, groun				dous or
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	-	environmental	law, wheth	ner you now own, operat	e, or utilize it	or used
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,						

Official Form 107

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Maria Beatriz Amezcua

24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of a	any release of hazardous material?				
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or adm	inistrative proceeding under any envi	ronmental law? Include settlements a	nd orders.		
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	11: Give Details About Your Business or C	·				
27.	Within 4 years before you filed for bankrupto	y, did you own a business or have an	y of the following connections to any	business?		
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time			
	☐ A member of a limited liability compa	any (LLC) or limited liability partnershi	ip (LLP)			
	☐ A partner in a partnership					
	☐ An officer, director, or managing exe	cutive of a corporation				
	☐ An owner of at least 5% of the voting	or equity securities of a corporation				
	■ No. None of the above applies. Go to Pa	art 12.				
	Yes. Check all that apply above and fill	in the details below for each business	i.			
	Business Name	Describe the nature of the business	Employer Identification number			
	Address (Number, Street, City, State and ZIP Code)	Do not include Social Security number or ITIN.  Name of accountant or bookkeeper  Dates business existed				
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	ey, did you give a financial statement t	o anyone about your business? Inclu	de all financial		
	■ No □ Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued				

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Case number (if known) Debtor 1 Maria Beatriz Amezcua

Part 12: Sign Below		
are true and correct. I understand that make	of Financial Affairs and any attachments, and I decing a false statement, concealing property, or obtaup to \$250,000, or imprisonment for up to 20 years,	aining money or property by fraud in connection
/s/ Maria Beatriz Amezcua		
Maria Beatriz Amezcua	Signature of Debtor 2	
Signature of Debtor 1		
<b>Date</b> July 14, 2016	Date	
Did you attach additional pages to Your St	atement of Financial Affairs for Individuals Filing fo	or Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did you pay or agree to pay someone who	is not an attorney to help you fill out bankruptcy fo	orms?
■ No		
☐ Yes. Name of Person Attach the E	Bankruptcy Petition Preparer's Notice, Declaration, and	Signature (Official Form 119).

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Fill in this inform	ation to identify your o	case:				
Debtor 1	Maria Beatriz Ame					
	First Name	Middle Name		Last Name	-	
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name	-	
United States Ban	kruptcy Court for the:	NORTHERN DIST	RICT OF ILL	INOIS		
	• •				-	
Case number						☐ Check if this is an
						amended filing
Official For	m 108					
Statemen	t of Intentio	<u>n for Indiv</u>	<u>iduals</u>	Filing Under Cha	pter 7	12/15
If you are an indiv	idual filing under chap	otor 7 vou must fill	out this for	n if:		
	claims secured by you	-	out this for			
you have lease	d personal property a	nd the lease has no				
	er is earlier, unless th			bankruptcy petition or by the da use. You must also send copies		
	ople are filing together I date the form.	in a joint case, bot	h are equall	y responsible for supplying corr	ect informa	tion. Both debtors must
•		le If more snace is	needed att	ach a separate sheet to this form	On the tou	o of any additional names
	ur name and case nun		needed, att	acii a separate sheet to this form	. On the top	o or any additional pages,
Part 1: List You	ur Creditors Who Have	Secured Claims				
For any creditor information below		rt 1 of Schedule D:	Creditors V	Vho Have Claims Secured by Pro	perty (Offic	ial Form 106D), fill in the
	ditor and the property th	nat is collateral	What do y secures a	ou intend to do with the property debt?		Did you claim the property as exempt on Schedule C?
	ells Fargo Hm Mortga	ıg		ler the property.	!	□ No
name:			_	the property and redeem it.	ı	■ Yes
Description of	286 North Central W			he property and enter into a mation Agreement.	'	<b>—</b> 165
property	60191 DuPage Cou Debtor has a half int		☐ Retain t	he property and [explain]:		
securing debt:	real estate					
Part 2: List You	ur Unexpired Personal	Property Leases				
For any unexpired in the information	l personal property lea below. Do not list rea	se that you listed i	expired lease	G: Executory Contracts and Une es are leases that are still in effections not assume it. 11 U.S.C. § 36	ct; the lease	
				•		ha lagga ha gagumad?
Describe your un	expired personal prop	erty leases			VVIII t	he lease be assumed?
Lessor's name:	end				□ N	0
Description of leas Property:	ocu				□ Y	es
aaaa#a					_	
Lessor's name: Description of leas	sed				ПΝ	0
Property:					□ Y	es

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Maria Beatriz Amezcua	Case number (if known)
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention property that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal
X /s/ Maria Beatriz Amezcua	X
Maria Beatriz Amezcua Signature of Debtor 1	Signature of Debtor 2
DateJuly 14, 2016	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-22647 Doc 1 Filed 07/14/16 Entered 07/14/16 15:37:47 Desc Main Document Page 48 of 52

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## **United States Bankruptcy Court**Northern District of Illinois

In re	Maria Beatriz Amezcua		Case N	Vo.	
		Debtor(s)	Chapte	er <u>7</u>	
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR	DEBTOR(S)	
co	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 ompensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptcy	, or agreed to be p	oaid to me, for services ren	dered or to
	For legal services, I have agreed to accept		\$	1,000.00	
	Prior to the filing of this statement I have received.			1,000.00	
	Balance Due		\$	0.00	
2. \$	335.00 of the filing fee has been paid.				
3. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. <b>I</b>	I have not agreed to share the above-disclosed comp	ensation with any other person	unless they are n	nembers and associates of	my law firm.
	I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the nar				w firm. A
6. Iı	n return for the above-disclosed fee, I have agreed to re	ender legal service for all aspec	ts of the bankrupt	cy case, including:	
b. c.	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of creditor [Other provisions as needed]  Negotiations with secured creditors to reduce agreements and applications as needed; proof liens on household goods.	ement of affairs and plan which ors and confirmation hearing, a ace to market value; exempti	n may be required nd any adjourned on planning; pre	; hearings thereof; paration and filing of rea	affirmation
7. B	y agreement with the debtor(s), the above-disclosed fer Representation of the debtors in any discha- adversary proceeding.			relief from stay actions o	or any other
		CERTIFICATION			
	certify that the foregoing is a complete statement of an inkruptcy proceeding.	y agreement or arrangement for	r payment to me f	or representation of the de	btor(s) in
Ju	y 14, 2016	/s/ John P. Carlin			
Da		John P. Carlin 62' Signature of Attorno John Carlin 1305 Remington I Suite C Schaumburg, IL 6 847-843-8600 Fa jcarlin@changanc	ey Road 0173 ax: 847-843-860	5	_

### United States Bankruptcy Court Northern District of Illinois

In re	Maria Beatriz Amezcua		Case No.	
		Debtor(s)	Chapter 7	
	VERIF	TICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	24
	The above-named Debtor(s) here (our) knowledge.	eby verifies that the list of credit	ors is true and correct to t	he best of my
Date:	July 14, 2016	/s/ Maria Beatriz Amezcua  Maria Beatriz Amezcua  Signature of Debtor		

Ally Financial Po Box 380901 Bloomington, MN 55438

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Bombay/Prism/Citibank Po Box 20507 Attn: Centralized Bankruptcy Kansas City, MO 64195

Cap1/bstby

Capital One Capital One Retail Srvs Po Box 30253 Salt Lake City, UT 84130

Capital One Auto Finance 7933 Preston Rd Plano, TX 75024

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmingotn, DE 19850

Chase Mtg Po Box 24696 Columbus, OH 43224

Childrens Place/Citicorp Credit Services Attn: Citicorp Credit Services Po Box 20507 Kansas City, MO 64195

Comenity Bank/Dress Barn Po Box 182125 Columbus, OH 43218 Comenity Bank/Express Po Box 18215 Columbus, OH 43218

Comenity Bank/nwyrk&co Po Box 18215 Columbus, OH 43218

Comenity Bank/Value City Furniture Po Box 18215 Columbus, OH 43218

Comenity Bank/Victoria Secret Po Box 18215 Columbus, OH 43218

Forster & Garbus, LLP 60 Motor Parkway Commack, NY 11725

Harris N.a.

Bmo Harris Bank - Bankruptcy Dept.-Brk-1
770 N Water Street
Milwaukee, WI 53202

ICS/Illinois Collection Service Po Box 1010 Tinley Park, IL 60477

Michael Hill LLC po box 280 West Jordan, UT 84084

Rcs/michael Hill 30 Oakbrook Ctr Oak Brook, IL 60523

Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896

Synchrony Bank/Care Credit Po Box 965064 Orlando, FL 32896 T-Mobile po box 2400 Young America, MN 55553

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Wells Fargo Hm Mortgag 7255 Baymeadows Wa Des Moines, IA 50306